

Be wary of credit card scams

PETALING JAYA: The public has been warned to take safeguard measures against credit card fraud.

In a statement yesterday, AmBank (M) Berhad warned of scams by a syndicate via phone calls, text messages and voicemail.

The bank gave details of how the syndicate would obtain information to access bank or credit card accounts.

"A cardholder may receive a call or an sms/automated voice message telling him that his name has been fraudulently used in a credit card application or that there has been a transaction using his credit card and

he must call a specified number to report the fraudulent activities," it said.

"The cardholder will then be given a number purportedly of the credit card division of the issuing bank or 'Unit Kad Palsu' of Bank Negara Malaysia. When he dials it, he will be asked to provide personal financial information required for their necessary action."

The bank advises credit cardholders to:

- ▶ **be wary** if someone contacts you unexpectedly and asks for your personal financial information;
- ▶ **check** the bank's website to

determine the actual customer support or other phone number and call the bank to verify it; and

- ▶ **immediately** ask your bank to cancel and change your account numbers if you suspect you have been exposed to any form of scam activity.

You should not:

- ▶ **respond** to any SMS/phone call requesting your personal financial details;
- ▶ **reveal** your personal financial details to anyone; or
- ▶ **follow** the instructions of an unknown party to conduct banking transactions or make changes to details of your bank account.